IN THE UNITED STATES PATENT AND TRADEMARK OFFICE MBHB Case No. 05-182

HE /	APPL	CATH	79.JAC	:
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Gerard J. Barry

Serial No.

10/526,815

Examiner:

TBA

International

PCT/IE03/00119

Application

No.

Title

International

September 1, 2003

Group Art Unit:

TBA

Filing Date:

Method and System for Transferring

Funds

TRANSMITTAL LETTER

Mail Stop Missing Parts Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In regard to the above identified application:

- 1. We are transmitting herewith the attached:
 - a. Response to Notification of Missing Requirements;
 - b. Executed Declaration and Power of Attorney;
 - c. Copy of Notification of Missing Requirements and
 - d. Postcard.
- 2. With respect to additional fees:
 - a. X Attached is a check in the amount of \$130.00.
 - b. X Charge the total additional fee to our Deposit Account No. **13-2490**. A duplicate copy of this sheet is enclosed.
- 3. CERTIFICATE OF MAILING UNDER 37 CFR § 1.8: The undersigned hereby certifies that this Transmittal Letter and the paper, as described in paragraph 1 hereinabove, are being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Missing Parts, Commissioner for Patents, P.O.

Box 1450, Alexandria, VA 22313-1450.

Date: September 16, 2005

09/23/2005 ATRAN1 0000

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130,00 DP

Lisa M. Schoedel

Reg. No. 53,564





PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE MBHB Case No. 05-182

IN THE APPLIC	CATION OF:)	
Gerar	d J. Barry)	
Serial No.	10/526,815) Examiner:	TBA
International Application No.	PCT/IE03/00119)))	
International Filing Date:	September 1, 2003) Group Art Unit:	TBA
Title	Method and System for Transferring Funds))	

RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTS UNDER 35U.S.C. § 371

Mail Stop Missing Parts Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Response to Notification of Missing Requirements Under 35U.S.C. § 371, dated August 2, 2005, there are enclosed herewith:

- (a) Declaration & Power of Attorney executed on behalf of Gerard J. Barry;
- (b) Our check in the amount of \$130.00 to cover the surcharge fee; and
- (c) A copy of Notification for Missing Requirements.

If the check is inadvertently omitted, or should any additional fees under 37 C.F.R. §§ 1.16 to 1.21 be required for any reason relating to the enclosed materials, or should an overpayment be included herein, the Commissioner is authorized to deduct or credit said fees from or to McDonnell Boehnen Hulbert & Berghoff, Account No. 13-2490.

Telephone: (312) 913-0001 Facsimile: (312) 913-0002

Please date stamp and return the accompanying postcard to evidence receipt of these documents.

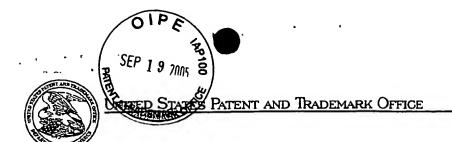
Respectfully Submitted, McDonnell Boehnen Hulbert & Berghoff LLP

Date: September 16, 2005

Ву

Lisa M. Schoedel Reg. No. 53,564

Facsimile: (312) 913-0002



Page 1 of

UNITED STATES DEPARTMENT OF COMMERCE United States Patent and Trademark Office Address COMMISSIONER FOR PATENTS P.O. Box 1450 Alexandris, Viginia 22313-1450 www.usplu.gov

ATTY. DOCKET NO. U.S. APPLICATION NUMBER NO. FIRST NAMED APPLICANT

10/526,815 Gerard J Barry 05-182

INTERNATIONAL APPLICATION NO.

PCT/IE03/00119

PRIORITY DATE LA. FILING DATE

09/01/2003

OC000000016661111

09/04/2002

020306 MCDONNELL BOEHNEN HULBERT & BERGHOFF LLP 300 S. WACKER DRIVE 32ND FLOOR CHICAGO, IL 60606

CONFIRMATION NO. 5799 371 FORMALITIES LETTER

Date Mailed: 08/02/2005

NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Copy of the International Application filed on 03/03/2005
- Copy of the International Search Report filed on 03/03/2005
- Copy of IPE Report filed on 03/03/2005
- Preliminary Amendments filed on 03/03/2005
- U.S. Basic National Fees filed on 03/03/2005
- Priority Documents filed on 03/03/2005

DOCKETED

AUG 1 2 2005

DUE DATE: 10-2-05

The following items MUST be furnished within the period set forth below in order to briirements for acceptance under 35 U.S.C. 371:

- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.
- \$130 Surcharge for providing the oath or declaration later than 30 months from the priority date (37 CFR) 1.492(e)) is required.

SUMMARY OF FEES DUE:

Total additional fees required for this application is \$130 for a Large Entity:

\$130 Late oath or declaration Surcharge.

ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

A copy of this notice **MUST** be returned with the response.

PAULETTE R KIDWELL

Telephone: (703) 308-9140 EXT 216

PART 1 - ATTORNEY/APPLICANT COPY

U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
10/526,815	PCT/IE03/00119	05-182

FORM PCT/DO/EO/905 (371 Formalities Notice)